

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	21-17884
Nora E. Cucalon,	Chapter:	13
Debtor.	Judge:	Christine M. Gravelle

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**NOTICE OF PROPOSED PRIVATE SALE**

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\_\_\_\_\_  
Nora E. Cucalon\_\_\_\_\_, Debtor\_\_\_\_\_, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: Clarkson S. Fisher U.S. Courthouse  
Clerk's Office  
402 East State Street  
Trenton, New Jersey 08608

If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on May 21, 2025 at 9:00 a.m. at the United States Bankruptcy Court, courtroom no. 3, 402 East State Street Trenton, NJ 08608. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 137 Marina Bay Court  
Highlands Boro, New Jersey (1-family home)

Proposed Purchaser: Issac Moradi

Sale price: \$530,000.00

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: Jaddy Franco of Coldwell Banker / Steven A. Serna, Esq.

Amount to be paid: 3.78% commission (payable by Buyer not Seller) / \$3,875.00

Services rendered: Realtor: Listing of realty over platforms to ensure best offer; obtained municipal certifications to permit sale; negotiated commission to be paid by proposed buyer instead of Debtor; coordinated closing.  
Attorney: Legal services to Debtor since October 2024 reviewing offers; negotiation of Contract with proposed buyer to ensure highest return for benefit of Debtor's plan; draft conveyance documents; attend closing; disburse funds.

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Steven A. Serna, Esq.

Address: 5300 Bergenline Avenue, Suite 300, West New York, NJ 07093

Telephone No.: 201-392-0303 / Email: BK@SernaEsq.com

In re:  
Nora E. Cucalon  
Debtor

Case No. 21-17884-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 23, 2025

User: admin  
Form ID: pdf905

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:

Recip ID	Recipient Name and Address
db	+ Nora E. Cucalon, 137 Marina Bay Court, Highlands, NJ 07732-1566
r	+ Jaddy Franco, Coldwell Banker Realty, 375 Park Ave, Suite 21, Fort Lee, NJ 07024-3793
519326528	+ Integrated Medicine Alliance, PO Box 8519, Red Bank, NJ 07701-8519
519336233	+ Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519326531	+ Laridian Consulting Inc., 577 Hamburg Turnpike, Wayne, NJ 07470-2042
519459589	+ Laridian Consulting, Inc., Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
519326532	+ Monmouth County Sheriff's Office, 2500 Kozloski Road, Freehold, NJ 07728-4424
519326534	+ Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 23 2025 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Apr 23 2025 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519326522	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 23 2025 21:41:00	CCS, 725 Canton Street, Norwood, MA 02062-2609
519333494	+ Email/PDF: ebn_ais@aisinfo.com	Apr 23 2025 21:43:41	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519326521	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 21:43:48	Capital One Bank Usa N, Po Box 30285, Salt Lake City, UT 84130-0285
519326523	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 21:40:00	Comenitybank/victoria, Po Box 182125, Columbus, OH 43218-2125
519326524	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 23 2025 21:40:00	Comenitycb/myplacerrws, Po Box 182125, Columbus, OH 43218-2125
519326525	+ Email/PDF: creditonebknofications@resurgent.com	Apr 23 2025 21:54:54	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
519326526	+ Email/Text: ecourts.col_efilings@fskslaw.com	Apr 23 2025 21:39:00	Fein Such Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
519326527	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 23 2025 22:06:01	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
519461489	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 23 2025 21:41:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
519326529	+ MEBN		

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Date Rcvd: Apr 23, 2025

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		Apr 23 2025 21:38:21	KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519326530	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 23 2025 22:05:56	Kohls/capone, Po Box 3043, Milwaukee, WI 53201-3043
519343495	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 21:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519326533	+ Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 23 2025 21:39:00	NJ EZ-Pass, 375 McCarter Hwy, Newark, NJ 07114-9801
519472733	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Apr 23 2025 21:39:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519442818	Email/Text: perituspendrick@perituservices.com	Apr 23 2025 21:39:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
519459588	+ Email/Text: ecourts.col_efilings@fskslaw.com	Apr 23 2025 21:39:00	Philip A. Kahn, Esq., c/o Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
519461797	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 23 2025 21:41:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519343538	Email/Text: bnc-quantum@quantum3group.com	Apr 23 2025 21:41:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
519326536	+ Email/Text: clientservices@remexinc.com	Apr 23 2025 21:39:00	Remex Inc, Attn: Bankruptcy, PO Box 765, Rocky Hill, NJ 08553-0765
519326537	+ Email/Text: clientservices@remexinc.com	Apr 23 2025 21:39:00	Remex Inc, PO Box 765, Rocky Hill, NJ 08553-0765
519326538	+ Email/Text: cs@securitycreditservicesllc.com	Apr 23 2025 21:39:00	Security Credit Servc, 306 Enterprise Drive, Oxford, MS 38655-2762
519326539	+ Email/Text: cs@securitycreditservicesllc.com	Apr 23 2025 21:39:00	Security Credit Services, Attn: Bankruptcy, PO Box 1156, Oxford, MS 38655-1156
519326540	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 23 2025 21:41:00	Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
519463064	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 23 2025 21:41:00	U.S. Bank N.A. as trustee, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519326541	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Apr 23 2025 21:40:00	Waterfall Revenue Group, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Trenton, NJ 08690-1717

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Select Portfolio Servicing, Inc., 10401 Deerwood Park Blvd., Jacksonville, FL 32256-0505
519326535	##+	Phoenix Financial Services, LLC, Attn: Bankruptcy, PO Box 361450, Indianapolis, IN 46236-1450

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-CH1 Asset Backed Pass-Through Certificates, Series 2006-CH1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Select Portfolio Servicing Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven A. Serna	on behalf of Debtor Nora E. Cucalon bk@sernaesq.com serna.stevenb104458@notify.bestcase.com;serna.stevenr107359@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5